ABSTRACT

THE INFLUENCE OF THIRD PARTY FUNDS ON PROFITABILITY WITH FINANCING AS INTERVENING VARIABLE

(Survey of Sharia Commercial Banks and Sharia Business Units for the 2019-2023 period)

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The purpose of this study was to determine (1) Third Party Funds, Financing, and Profitability. (2) The Influence of Third Party Funds on Profitability. (3) Financing in mediating the realtionship between Third Party Funds and Profitability. The research method used is a quantitative method, based on a purposive sampling method with certain criteria, there are 25 islamic banks, namely 8 Islamic Commercial Banks (BUS) and 17 Islamic Business Units (UUS) selected as samples. The data used is secondary data from the annual publication reports of each Islamic bank for 2019-2023 which were obtained through the official website of the Financial Services Authority (OJK), namely www.ojk.go.id. The data analysis techniques used are path analysis and the sobel test to test the intervening variables. The result of the study show that (1) Third Party Funds, Financing, and Profitability have increased and fluctuated every year. (2) Third Party Funds have no effect on Profitability. (3) Financing is able to mediate the influence of Third Party Funds on Profitability.

Keywords: Third Party Funds, Financing, Return On Asset